

In re:  
Michael Frantz Phillips  
Rochelle Phillips  
Debtors

Case No. 19-12980-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Nov 15, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Frantz Phillips, Rochelle Phillips, 207 1/2 S. 14th St., Allentown, PA 18102-4613

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 16 2023 00:46:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 16 2023 00:47:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 16 2023 00:56:13	Orion (Met-Ed), c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0313-4

User: admin

Page 2 of 2

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BRIAN CRAIG NICHOLAS

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

BRIAN CRAIG NICHOLAS

on behalf of Creditor PNC Bank NA bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

KEVIN K. KERCHER

on behalf of Joint Debtor Rochelle Phillips kevinkk@kercherlaw.com kevin@kercherlaw.com

KEVIN K. KERCHER

on behalf of Debtor Michael Frantz Phillips kevinkk@kercherlaw.com kevin@kercherlaw.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mfarrington@kmlawgroup.com

ROBERT J. DAVIDOW

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION robert.davidow@phelanhallinan.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor PNC Bank NA tomysong0@gmail.com

THOMAS SONG

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Rochelle Phillips  
Michael Frantz Phillips  
Debtors

PNC BANK, NATIONAL ASSOCIATION  
Movant

v.

Rochelle Phillips  
Michael Frantz Phillips  
Debtors

and Scott F. Waterman  
Trustee

Chapter 13

NO. 19-12980 PMM

11 U.S.C. Section 362

**ORDER**

AND NOW, this **15th** day of **November**, 2023 upon the filing of a Certification of Default by the Moving Party in accordance with the Stipulation of the parties approved on July 20, 2023, and the Stipulation of the parties approved on July 12, 2022, it is ORDERED AND DECREED that:

The Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 of the Bankruptcy Code (if applicable), is modified with respect to the subject premises located at 207 1/2 South 14th Street a/k/a 207.5 South 14th Street, Allentown, PA 18102 ("Property"), so as to allow Movant, and its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.



Hon. Patricia M. Mayer

United States Bankruptcy Judge.